

Information sharing, insurance decisions and conflict in the household

Amendment to Pre-Analysis Plan

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After endline data collection, we make the following amendments compared to the pre-analysis plan submitted on June 18th 2024:

1. Philemon Chelanga will no longer be involved in the project and is removed as principal investigator.
2. Final sample size is equal to 2,540 households from 324 communities (167 kebeles in Ethiopia, 157 sublocations in Kenya), with 2 respondents from every households totaling to 5,080 respondents. 1,050 households are assigned to the control arm, and 368, 377, 373 and 372 households are assigned to treatment arms 1, 2, 3 and 4 respectively. As compared to the planned sample size of 3,144 households (6,288 respondents) across 393 communities, the following circumstances have led to the change in final sample size:
 - Due to errors with the implementation of the interventions by the field teams in the first 9 days of implementation in Kenya (27/1/2024 - 4/2/2024), the households visited during this initial period will be dropped from the study sample. This means that 69 entire sublocations in Kenya will be dropped, and in total 1,169 respondents from 586 households are dropped from the sample.
 - Due to an error in updates to the survey programme on some devices in Oromia region in Ethiopia, there are 13 households whose treatment assignment is inconsistent within the household. These households are dropped from the sample. They are spread across different kebeles, so no kebele needs to be dropped in its entirety.
 - At the time of the endline survey, 2 cases have been discovered where members from the same household were surveyed at baseline as two separate households. Baseline and endline data from these households have been removed from the sample, meaning that a total of 4 household entries have been dropped. Both households are from Kenya.
 - The survey team was unable to complete one household's interview at baseline, which is therefore also dropped from the sample at midline.
3. In the endline survey, some changes were made to survey questions that are part of the primary and secondary outcome variables. They are listed below.
 - *5.4.1 - Beliefs about benefits of insurance and savings:* The questions are asked in a different order in the endline survey compared to the midline post-video survey. At endline, enumerators will first ask all questions without the “if you have insurance” part, and then the enumerator would say “Now, I want you to imagine that you would be registered for the insurance product in the next 12 months, even if you are not registered in reality,” and they would proceed to ask all questions for the “if you have insurance” case, where, before each question, we remind them of the answer they gave to the equivalent question without insurance.

- **5.4.2 - Beliefs about costs of insurance and savings:** At endline, we additionally collect the following questions about **second-order** beliefs about the likelihood (on a scale 0-10) of contract non-performance of the insurance and savings product:
 - *How likely do you think your spouse thinks it is that there will be problems with your registration to the insurance and savings financial product?*
 - *How likely do you think your spouse thinks it is that if a problem occurs with the insurance and savings financial product, that you would be able to have it properly resolved?*
 - *How likely do you think your spouse thinks it is that you will receive the enrollment bonus in your account if you register for the insurance and savings financial product?*
 - *How likely do you think your spouse thinks it is that the enrollment bonus will be paid to you within two months after registration if you register for the insurance and savings financial product?*
 - *How likely do you think your spouse thinks it is that you will receive an insurance payout if there is a drought?*
 - *How likely do you think your spouse thinks it is that you will receive an insurance payout if there is a drought within 30 days of the announcement of payout?*
- **5.5.1 - Knowledge about the insurance and savings product:** We have ensured that all knowledge questions have the answer option "Don't know" at endline. Some questions missed this answer category in the post-video midline survey, and because of this we did not include them in the analysis, to exclude guesses. Moreover, we have refined the following questions in the knowledge module at endline:
 - Replace "*Will everyone that registers for the financial product and pays the insurance premium get the enrollment bonus?*" with "*Abdi decides to enroll for the insurance for the first time and insures 2 TLU. Is Abdi eligible to receive the enrollment bonus?*" and "*Emmanuel decides to re-enroll for the insurance and insures 4 TLU with this round. Is Emmanuel eligible to receive the enrollment bonus?*"
 - Replace "*If you are eligible to receive the enrollment bonus, after how many months can you withdraw the money from your account?*" with "*If you are eligible to receive the enrollment bonus, when will you receive it?*"